

In re **Cyndee Lee Baudhuin**Case No. 15-12350-MLB  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Debtor's Residence Debtor's condo (valued by Zillow). Debtor just fell out of contract on a sale for \$345,000.00 that she believes was significantly below the actual value of the property. She is re-listing it immediately.	Owner	-	\$460,000.00	\$368,125.00

**Total:** **\$460,000.00**  
(Report also on Summary of Schedules)

In re **Cyndee Lee Baudhuin**

Case No.

15-12350-MLB  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash in Debtor's possession	-	\$25.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America P.O. Box 15284 Wilmington, DE 19850 Checking Acct. #13806054XXXX	-	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods at Debtor's residence and in her storage unit. (Garage sale value)	-	\$2,980.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures, antiques at Debtor's residence and in storage (garage sale value)	-	\$240.00
6. Wearing apparel.		Clothing at Debtor's residence (garage sale value)	-	\$800.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Camera at Debtor's residence (garage sale value)	-	\$40.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re **Cyndee Lee Baudhuin**

Case No.

15-12350-MLB  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **Cyndee Lee Baudhuin**

Case No.

15-12350-MLB  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest In Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		PT Cruiser 2001 (Kelley Blue Book value)	-	\$3,000.00
26. Boats, motors, and accessories.	X			

In re **Cyndee Lee Baudhuin**

Case No.

15-12350-MLB  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest In Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="text-align: right;">Total &gt;</div>				<b>\$7,185.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Cyndee Lee Baudhuin**

Case No.

**15-12350-MLB**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds  
\$155,675.\*

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Debtor's Residence Debtor's condo (valued by Zillow). Debtor just fell out of contract on a sale for \$345,000.00 that she believes was significantly below the actual value of the property. She is re-listing it immediately.	Wash. Rev. Code. § 6.13.030	\$125,000.00	\$460,000.00
Cash in Debtor's possession	Wash. Rev. Code. § 6.15.010(1)(c)(ii)	\$25.00	\$25.00
Bank of America P.O. Box 15284 Wilmington, DE 19850 Checking Acct. #13806054XXXX	Wash. Rev. Code. § 6.15.010(1)(c)(ii)	\$100.00	\$100.00
Household goods at Debtor's residence and in her storage unit. (Garage sale value)	Wash. Rev. Code. § 6.15.010(1)(c)(i)	\$2,980.00	\$2,980.00
Books, pictures, antiques at Debtor's residence and in storage (garage sale value)	Wash. Rev. Code. § 6.15.010(1)(c)(i)	\$240.00	\$240.00
Clothing at Debtor's residence (garage sale value)	Wash. Rev. Code. § 6.15.010(1)(a)	\$800.00	\$800.00
Camera at Debtor's residence (garage sale value)	Wash. Rev. Code. § 6.15.010(1)(c)(ii)	\$40.00	\$40.00
PT Cruiser 2001 (Kelley Blue Book value)	Wash. Rev. Code. § 6.15.010(1)(c)(iii)	\$3,000.00	\$3,000.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		<b>\$132,185.00</b>	<b>\$467,185.00</b>

In re **Cyndee Lee Baudhuin**

Case No.

**15-12350-MLB**  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBETOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: 2008 NATURE OF LIEN: <b>Owner</b> COLLATERAL: <b>Debtor's Residence</b> REMARKS: <b>King County Superior Court Case No. 08-2205045-SEA - Debtor intends to avoid this judgment as it impairs her homestead.</b>				\$125.00	
<b>Associated Credit</b> <b>12815 E Sprague</b> <b>Spokane, WA 99216</b>	-	VALUE: \$460,000.00					
ACCT #: xxxxxxxxxxxXXXX		DATE INCURRED: 12/31/2012 NATURE OF LIEN: <b>Owner</b> COLLATERAL: <b>Debtor's Residence</b> REMARKS: <b>This debt has been charged off but it may still show as a lien on Debtor's residence.</b>				\$61,000.00	
<b>Bank of America</b> <b>P.O. Box 26078</b> <b>Greensboro, NC 27920</b>	-	VALUE: \$460,000.00					
ACCT #:		DATE INCURRED: 2001 NATURE OF LIEN: <b>Owner</b> COLLATERAL: <b>Debtor's Residence</b> REMARKS:				\$285,000.00	
<b>Green Tree</b> <b>P.O. Box 6172</b> <b>Rapid City, SD 57709</b>	-	VALUE: \$460,000.00					
ACCT #:		DATE INCURRED: 2012 NATURE OF LIEN: <b>Collecting for HOA</b> COLLATERAL: <b>Debtor's Residence</b> REMARKS:				\$22,000.00	
<b>Solstice at Fremont Condominium Assoc</b> <b>c/o Condominium Law Group, PLLC</b> <b>10310 Aurora Avenue North</b> <b>Seattle, WA 98133</b>	-	VALUE: \$460,000.00					
Subtotal (Total of this Page) >						\$368,125.00	\$0.00
Total (Use only on last page) >						\$368,125.00	\$0.00

No continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (04/13)

In re **Cyndee Lee Baudhuin**

Case No.

15-12350-MLB  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached



Case No. 15-12350-MLB  
(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx2962 ACS Financial, LLC P.O. Box 55849 Seattle, WA 98155-0849	-	DATE INCURRED: 6/13/2011 CONSIDERATION: Collection account REMARKS:				\$418.00
ACCT #: Alliance One Receivable P.O. Box 2449 Gig Harbor, WA 98335-4449	-	DATE INCURRED: 2012 and 2014 CONSIDERATION: Collecting for City of Seattle REMARKS:				\$580.59
ACCT #: Alliance One Receivable P.O. Box 2449 Gig Harbor, WA 98335-4449	-	DATE INCURRED: 10/10 and 10/12 CONSIDERATION: Parking tickets REMARKS:				\$177.00
ACCT #: xxxxxxXXXX Asset Acceptance LLC P.O. Box 1630 Warren, MI 48090	-	DATE INCURRED: 12/09 CONSIDERATION: Collection account REMARKS:				\$2,891.00
ACCT #: xxx1477 Ballard Women's Imaging Center 5300 Tallman Avenue NW Seattle, WA 98107	-	DATE INCURRED: 2012 CONSIDERATION: Medical bill REMARKS:				\$2,000.00
ACCT #: xxxxxxxxxxxxXXXX Bank of America P.O. Box 982235 El Paso, TX 79998-2235	-	DATE INCURRED: 12/16/2009 CONSIDERATION: Credit Card REMARKS:				\$2,482.00
Subtotal >						\$8,548.59
Total >						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

2 continuation sheets attached

Case No. 15-12350-MLB  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxXXXX Barclay's Bank Delaware 125 South West Street Wilmington, DE 19801	-	DATE INCURRED: 10/31/2011 CONSIDERATION: Credit Card REMARKS:				\$720.00
ACCT #: xxxxxxxxxxxXXXX Capital One Bank USA NA P.O. Box 30281 Salt Lake City, UT 84130	-	DATE INCURRED: 8/7/2011 CONSIDERATION: Credit Card REMARKS:				\$2,793.00
ACCT #: xxxxxxxxxxx5700 Neighborcare P.O. Box 3835 Seattle, WA 98124	-	DATE INCURRED: Unknown CONSIDERATION: Medical bill REMARKS:				\$78.00
ACCT #: xxxxxXXXX Renton Collection 211 Morris Ave. S, Renton, WA 98059	-	DATE INCURRED: 4/17/2014 CONSIDERATION: Attorney Fees REMARKS:				\$893.00
ACCT #: xxxx8XXX Renton Collection 211 Morris Ave. S, Renton, WA 98059	-	DATE INCURRED: 5/23/2013 CONSIDERATION: Collection account REMARKS:				\$290.00
ACCT #: xxx30XX Renton Collection 211 Morris Ave. S, Renton, WA 98059	-	DATE INCURRED: 3/22/2013 CONSIDERATION: Collection account REMARKS:				\$86.00

Sheet no. 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$4,860.00

Total >  
(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

Case No. 15-12350-MLB  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: <b>xxxx3523</b> <b>Republic Parking</b> <b>200 West Mercer Street</b> <b>Suite 103</b> <b>Seattle, WA 98119</b>	-	DATE INCURRED: <b>11/25/2014</b> CONSIDERATION: <b>Parking ticket</b> REMARKS:				<b>\$65.00</b>	
ACCT #: <b>xxxxx5182</b> <b>State of WA Employment Security</b> <b>P.O. Box 34949</b> <b>Seattle, WA 98124-1949</b>	-	DATE INCURRED: <b>10/24/2011</b> CONSIDERATION: <b>Disputed overpayment of unemployment</b> REMARKS:				<b>\$2,046.00</b>	
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	<b>\$2,111.00</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >	<b>\$15,519.59</b>

In re **Cyndee Lee Baudhuin**

Case No.

15-12350-MLB  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case No. 15-12350-MLB  
(if known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**Fill in this information to identify your case:**

Debtor 1 Cyndee Lee Baudhuin  
 First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTON

Case number \_\_\_\_\_  
 (if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Debtor 1**

- ☒ Employed  
☐ Not employed

**Occupation**Crisis Intervention Specialist**Employer's name**Volunteers of America**Employer's address**2802 Broadway

Number Street

**Debtor 2 or non-filing spouse**

- ☐ Employed  
☐ Not employed

Number Street

Everett

City

WA 98201

State Zip Code

City

State Zip Code

How long employed there? \_\_\_\_\_

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$2,100.00</u>	_____
3. Estimate and list monthly overtime pay. ....	3. + <u>\$0.00</u>	_____
4. Calculate gross income. Add line 2 + line 3. ....	4. <u>\$2,100.00</u>	_____

Debtor 1 **Cyndee**  
First Name

**Lee**  
Middle Name

**Baudhuin**  
Last Name

Case number (if known)

05/21/2015 05:12:52pm  
**15-12350-MLB**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$2,100.00</b>	
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions .....	5a. <b>\$240.00</b>	
5b. Mandatory contributions for retirement plans .....	5b. <b>\$0.00</b>	
5c. Voluntary contributions for retirement plans .....	5c. <b>\$0.00</b>	
5d. Required repayments of retirement fund loans .....	5d. <b>\$0.00</b>	
5e. Insurance .....	5e. <b>\$0.00</b>	
5f. Domestic support obligations .....	5f. <b>\$0.00</b>	
5g. Union dues .....	5g. <b>\$0.00</b>	
5h. Other deductions. Specify: <b>L&amp;I</b>	5h. + <b>\$7.00</b>	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$247.00</b>	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. <b>\$1,853.00</b>	
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$0.00</b>	
8b. Interest and dividends .....	8b. <b>\$0.00</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	
8d. Unemployment compensation .....	8d. <b>\$0.00</b>	
8e. Social Security .....	8e. <b>\$0.00</b>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: .....	8f. <b>\$0.00</b>	
8g. Pension or retirement income .....	8g. <b>\$0.00</b>	
8h. Other monthly income. Specify: .....	8h. + <b>\$0.00</b>	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$0.00</b>	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$1,853.00</b>	<b>\$1,853.00</b>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: .....	11. + <b>\$0.00</b>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.		<b>\$1,853.00</b> Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <b>Debtor's income fluctuates depending upon her hours.</b>		

**Fill in this information to identify your case:**

Debtor 1 Cyndee Lee Baudhuin  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTON

Case number  
 (if known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: \_\_\_\_\_  
 MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**☐ No☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	20	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

4a. Real estate taxes .....	4a. _____
4b. Property, homeowner's, or renter's insurance .....	4b. _____
4c. Home maintenance, repair, and upkeep expenses .....	4c. <u>\$50.00</u>
4d. Homeowner's association or condominium dues .....	4d. <u>\$356.00</u>



Debtor 1 **Cyndee** **Lee** **Baudhuin**  
First Name Middle Name Last Name

Case number (if known) 05/21/2015 05:12:52pm  
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**Your expenses**

5. Additional mortgage payments for your residence, such as home equity loans ..... 5. \_\_\_\_\_
6. Utilities:
- 6a. Electricity, heat, natural gas ..... 6a. \$75.00
- 6b. Water, sewer, garbage collection ..... 6b. \_\_\_\_\_
- 6c. Telephone, cell phone, Internet, satellite, and cable services ..... 6c. \$50.00
- 6d. Other. Specify: \_\_\_\_\_ 6d. \_\_\_\_\_
7. Food and housekeeping supplies ..... 7. \$500.00
8. Childcare and children's education costs ..... 8. \_\_\_\_\_
9. Clothing, laundry, and dry cleaning ..... 9. \$75.00
10. Personal care products and services ..... 10. \$150.00
11. Medical and dental expenses ..... 11. \$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. .... 12. \$170.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books ..... 13. \$50.00
14. Charitable contributions and religious donations ..... 14. \_\_\_\_\_
15. Insurance.  
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance ..... 15a. \_\_\_\_\_
- 15b. Health insurance ..... 15b. \$25.00
- 15c. Vehicle insurance ..... 15c. \_\_\_\_\_
- 15d. Other insurance. Specify: \_\_\_\_\_ 15d. \_\_\_\_\_
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: \_\_\_\_\_ 16. \_\_\_\_\_
17. Installment or lease payments:
- 17a. Car payments for Vehicle 1 ..... 17a. \_\_\_\_\_
- 17b. Car payments for Vehicle 2 ..... 17b. \_\_\_\_\_
- 17c. Other. Specify: \_\_\_\_\_ 17c. \_\_\_\_\_
- 17d. Other. Specify: \_\_\_\_\_ 17d. \_\_\_\_\_
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). .... 18. \_\_\_\_\_
19. Other payments you make to support others who do not live with you.  
Specify: \_\_\_\_\_ 19. \_\_\_\_\_
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.
- 20a. Mortgages on other property ..... 20a. \_\_\_\_\_
- 20b. Real estate taxes ..... 20b. \_\_\_\_\_
- 20c. Property, homeowner's, or renter's insurance ..... 20c. \_\_\_\_\_
- 20d. Maintenance, repair, and upkeep expenses ..... 20d. \_\_\_\_\_
- 20e. Homeowner's association or condominium dues ..... 20e. \_\_\_\_\_

Debtor 1 **Cyndee** **Lee** **Baudhuin**  
First Name Middle Name Last Name

Case number (if known) **15-12350-MLB** 05/21/2015 05:12:52pm

21. Other. Specify: See continuation sheet 21. + \$310.00
22. Your monthly expenses. Add lines 4 through 21.  
The result is your monthly expenses. 22. \$1,861.00
23. Calculate your monthly net income.
- 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$1,853.00
- 23b. Copy your monthly expenses from line 22 above. 23b. \$1,861.00
- 23c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income. 23c. (\$8.00)

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Debtor is in the process of selling her condo. Once that sale occurs, she will need to rent some place to live. She won't need her storage unit any longer as a result.

Debtor 1 Cyndee Lee Baudhuin  
First Name Middle Name Last Name

Case number (if known) 15-12350-MLB 05/21/2015 05:12:52pm

21. Other. Specify:

Pet care and grooming

\$110.00

Storage unit rental

\$200.00

Total:

\$310.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON  
SEATTLE DIVISION**

In re **Cyndee Lee Baudhuin**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$460,000.00			
B - Personal Property	Yes	4	\$8,489.50			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1				\$368,125.00
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1				\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3				\$15,519.59
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	2				
J - Current Expenditures of Individual Debtor(s)	Yes	4				\$1,861.00
TOTAL		19	\$468,489.50	\$383,644.59		

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON  
SEATTLE DIVISION**

In re **Cyndee Lee Baudhuin**

Case No.

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	\$1,853.00
Average Expenses (from Schedule J, Line 22)	\$1,861.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$3,121.09

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$15,519.59
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$15,519.59

Case No. 15-12350-MLB  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 5/21/2015

Signature /s/ Cyndee Lee Baudhuin  
Cyndee Lee Baudhuin

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]